

Consumer Information for Funeral Purchases

Costs - Cemetery costs and funeral costs are usually paid independently. They are separate and you should discuss them with both the cemetery you select and any funeral home you select.

Arrangements - Only a licensed funeral director of a funeral home may meet with you to make any funeral arrangements. You may ask to see their license. Be sure that it is current.

Consumer Information for Purchases Regulated by the Office of the Comptroller

At Need & Pre-Need - You may make funeral arrangements "at need," which means the purchase of funeral services and merchandise is made after the death of an individual. A "pre-need" contract is for a purchase made prior to death and may include burial goods and services such as opening/closing of graves, caskets, vaults and memorialization. A pre-need contract is entered into with a cemetery or funeral home. Pre-need purchases are regulated by the Comptroller.

Cremation - the [Crematory Regulation Act](#) is enforced by the Comptroller. This Act licenses and regulates crematories.

Helpful Advice for Cemetery and Funeral Home Purchases

- Pre-arranged funeral and burial planning may be helpful, but do not feel rushed to purchase. Compare merchandise and services and their prices with other sellers.
- If you are told that something is required by law, ask to see the law in writing.
- Anything promised should be obtained in writing and signed by someone with authority. Insist that any promise made to you by the seller be in writing.

- If you decide to enter into a contract, find out about refundability and cancellation rights and get it in writing.
- Do not purchase anything you cannot afford.
- Consult with others such as your family, financial advisor, or attorney for their views prior to any purchase.

For complaints relating to cemeteries:

Illinois Department of Financial & Professional Regulation

555 West Monroe Street – Suite 500
Chicago, Illinois 60661

Toll-free Helpline: **1-888-RLOVED1 (756-8331)**

For complaints relating to funeral directors and embalmers:

Illinois Department of Financial & Professional Regulation

555 West Monroe Street – Suite 500
Chicago, Illinois 60661

For complaints: **312-814-6910**
For general information: **312-814-1467**

For complaints relating to pre-need purchases and crematories:

Office of the Comptroller, State of Illinois

Cemetery Care and Burial Trust
555 West Monroe Street – Suite 1400S-A
Chicago, Illinois 60661

Toll-free Helpline: **1-877-203-3401**

General Assistance: **1-888-473-4858**
<https://idfpr.illinois.gov/profs/cemetery.asp>
TTY Line: **1-866-325-4949**



Illinois Consumers' Guide to Cemetery & Final Disposition Purchases



Signed in early 2010, the Illinois Cemetery Oversight Act directly addresses consumer concerns that may arise during the purchase of cemetery products and services.

This brochure is intended to outline the law's key consumer protections while offering common-sense advice for those making the difficult decisions for themselves or loved ones.



IDFPR

Illinois Department of
Financial and Professional Regulation

A Message from the Department of Financial and Professional Regulation

Whether you are planning a funeral after the death of a loved one or making arrangements for yourself to ease the burden on your family, the [Cemetery Oversight Act](#), signed into law in early 2010, was designed to assist you through the difficult process by making Illinois cemeteries more accountable to their customers and to the State.

By creating the state's first comprehensive regulatory structure, families will have a place to turn if cemeteries are not abiding by the record-keeping or maintenance statutory requirements.

The law implements many of the reforms and recommendations of the Cemetery Oversight Task Force, which was created in response to an incident at Burr Oak Cemetery in Alsip.

Among many other provisions, this guide outlines a new *Consumer Bill of Rights*, which aims to help protect you in your dealings with the cemetery.

Planning a funeral or burial on its own can be a heart-wrenching ordeal. Our mission is to safeguard your rights during one of your family's most difficult times.



Consumer Rights at Cemeteries

- You have a right to purchase merchandise or services directly from a cemetery or from another vendor of your choice without incurring an additional charge from the cemetery, as long as the merchandise does not violate the law or the cemetery's rules.
- You should receive a price list for all cemetery-related products and services that must include effective dates for the prices.
- A licensed cemetery shall make available and, upon the payment of a reasonable copying fee, provide a copy of its rules and regulations.
- A cemetery shall provide reasonable maintenance of the cemetery property and of all lots, graves, crypts, and columbariums, as provided in the Act.

Your Contract & Payment to the Cemetery

- A contract for all Cemetery merchandise, rites, and services must be signed by the consumer and the cemetery representative. You should go to the cemetery of your choice in person to make your selection, whether it is an at-need or pre-need service. Before signing, make sure the prices for the purchased services and merchandise are disclosed on the contract in plain language.
- You, as a purchaser, receive copy of the signed contract that lists the cemetery's products and services that you have purchased.
- No cemetery shall require payment for any goods or services by cash only.
- In addition to the contract for the sale of cemetery goods or services, the cemetery shall provide a receipt to you upon payment in part or full.
- If a contract is for a term burial, the term, the option to extend the term, and the subsequent disposition of the human remains post-term

must be in bold print and discussed with you. You will be notified in advance of any disinterment from a term burial. Upon notification, you have the right to extend the term of a term burial for the cost stated on the cemetery's current price list.

- Any contract for the sale of a burial plot must disclose when designated the exact location of the burial plot based on the cemetery map on file with the cemetery.

Your Cemetery Records Rights

- At the time of internment, entombment, or inurnment, the cemetery shall provide the record of the deceased's name and date of burial to the person who has authority to dispose of the decedent's remains.
- Certain non confidential records can be obtained from a cemetery upon request and payment of reasonable copy costs.

If You Have Any Questions Or Problems

You have the right to ask questions and complain to the cemetery and its employees about the cemetery products and services you have purchased. If your inquiries are not handled to your satisfaction, you have the right to file a formal complaint with the Illinois Department of Financial and Professional Regulation regarding cemetery related products and services, plus any issues with customer service, maintenance or other cemetery activities.

Please note that not all cemeteries are licensed by IDFPR. A cemetery may be fully exempt from the law if it is a family or religious burial ground; has not had any burials in the past 10 years; or is smaller than three acres.